

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

| | | |
|-----------------------------|---|-------------------|
| In re: | § | |
| | § | |
| MCARDLE, MICHAEL KEITH | § | Case No. 10-43591 |
| MCARDLE, MARGARET CATHERINE | § | |
| | § | |
| Debtor(s) | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Mark A. Weisbart
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-43591 BTR Judge: BRENDA T. RHOADES
Case Name: MCARDLE, MICHAEL KEITH
MCARDLE, MARGARET CATHERINE
For Period Ending: 03/30/12

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 10/15/10 (f)
341(a) Meeting Date: 11/15/10
Claims Bar Date: 03/30/11

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Homestead House @: 2113 Tennyson Drive Flower Moun | 284,518.00 | 0.00 | DA | 0.00 | FA |
| 2. American national Bank Checking Account No. ***319 | 746.75 | 0.00 | DA | 0.00 | FA |
| 3. American national Bank Checking Account No. ***874 | 141.80 | 0.00 | DA | 0.00 | FA |
| 4. American national Bank Checking Account No. ***254 | 0.00 | 0.00 | DA | 0.00 | FA |
| 5. CoServ Electric Security Deposit | 150.00 | 0.00 | DA | 0.00 | FA |
| 6. Household Goods | 2,105.00 | 0.00 | DA | 0.00 | FA |
| 7. All clothing | 400.00 | 0.00 | DA | 0.00 | FA |
| 8. All jewelry | 500.00 | 0.00 | DA | 0.00 | FA |
| 9. Video Camera \$20.00 Lumix digital camera \$40.00 | 60.00 | 0.00 | DA | 0.00 | FA |
| 10. New York Life Insurance & Annuity - Margaret | 2,356.30 | 0.00 | DA | 0.00 | FA |
| 11. 401K Retirement | 2,317.38 | 0.00 | DA | 0.00 | FA |
| 12. 100% Ownership of MICA Enterprises | 1,981.24 | 0.00 | DA | 0.00 | FA |
| 13. Cantaria Insurance \$10,048.00 Legacy for Life \$19, | 44,850.00 | 0.00 | DA | 0.00 | FA |
| 14. 2009 Tax Refund | 7,500.00 | 0.00 | DA | 0.00 | FA |
| 15. 2006 Ford 500 w/ 80,000 miles | 7,200.00 | 0.00 | DA | 0.00 | FA |
| 16. 1998 Ford Mustang 1998 w/ 110,000 miles | 4,300.00 | 0.00 | DA | 0.00 | FA |
| 17. 3 Desks \$100.00 Credenza \$40.00 2 Printer stands \$ | 415.00 | 0.00 | DA | 0.00 | FA |
| 18. 1 Cat | 50.00 | 0.00 | DA | 0.00 | FA |
| 19. 2009 Tax Refund (u) | 0.00 | 9,506.00 | | 9,506.00 | FA |
| 20. 2010 Tax Refund (u) | 0.00 | 1,100.71 | | 1,100.71 | FA |
| INT. Post-Petition Interest Deposits (u) | Unknown | N/A | | 0.43 | Unknown |

| | | | | |
|-----------------------------------|--------------|-------------|-------------|-----------------------------------|
| | | | | Gross Value of Remaining Assets |
| TOTALS (Excluding Unknown Values) | \$359,591.47 | \$10,606.71 | \$10,607.14 | \$0.00 |
| | | | | (Total Dollar Amount in Column 6) |

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-43591 BTR Judge: BRENDA T. RHOADES
Case Name: MCARDLE, MICHAEL KEITH
MCARDLE, MARGARET CATHERINE

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 10/15/10 (f)
341(a) Meeting Date: 11/15/10
Claims Bar Date: 03/30/11

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/12

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-43591 -BTR
Case Name: MCARDLE, MICHAEL KEITH
MCARDLE, MARGARET CATHERINE
Taxpayer ID No: *****5003
For Period Ending: 03/30/12

Trustee Name: Mark A. Weisbart
Bank Name: Union Bank of California
Account Number / CD #: *****9712 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--------------------------|----------------------------|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| | | | BALANCE FORWARD | | | | 0.00 |
| 12/06/10 | 19 | United States Treasury | 2009 Tax Refund | 1224-000 | 9,506.00 | | 9,506.00 |
| 12/31/10 | INT | Union Bank of California | Interest Rate 0.050 | 1270-000 | 0.31 | | 9,506.31 |
| 01/31/11 | INT | Union Bank of California | Interest Rate 0.000 | 1270-000 | 0.12 | | 9,506.43 |
| 06/09/11 | 20 | Margaret McArdle | 2010 Tax Refund | 1224-000 | 1,100.71 | | 10,607.14 |
| 09/26/11 | | Union Bank of California | BANK SERVICE FEE | 2600-000 | | 24.58 | 10,582.56 |
| 10/25/11 | | Union Bank of California | BANK SERVICE FEE | 2600-000 | | 24.58 | 10,557.98 |
| 11/25/11 | | Union Bank of California | BANK SERVICE FEE | 2600-000 | | 24.58 | 10,533.40 |

| | | | |
|------------------------------|--------------------------------|-------------------|---------------------|
| COLUMN TOTALS | 10,607.14 | 73.74 | 10,533.40 |
| Less: Bank Transfers/CD's | 0.00 | 0.00 | |
| Subtotal | 10,607.14 | 73.74 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 10,607.14 | 73.74 | |
| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| Checking Account - *****9712 | 10,607.14 | 73.74 | 10,533.40 |
| | 10,607.14 | 73.74 | 10,533.40 |
| (Excludes Account Transfers) | (Excludes Payments To Debtors) | | Total Funds On Hand |

Page Subtotals 10,607.14 73.74

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: March 30, 2012

Case Number: 10-43591 Claim Class Sequence
Debtor Name: MCARDLE, MICHAEL KEITH

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------------|---|-------------|-------|----------------|--------------|---------------|
| 000001 070 7100-00 | Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025 | Unsecured | | \$11,853.53 | \$0.00 | \$11,853.53 |
| 000002 070 7100-00 | Lease Corporation of America 3150 Livernois, Ste. 300 Troy, MI 48083 | Unsecured | | \$3,912.53 | \$0.00 | \$3,912.53 |
| 000003 070 7100-00 | GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | Unsecured | | \$4,506.59 | \$0.00 | \$4,506.59 |
| 000004 070 7100-00 | GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | Unsecured | | \$4,257.07 | \$0.00 | \$4,257.07 |
| 000005 070 7100-00 | American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 | Unsecured | | \$12,330.41 | \$0.00 | \$12,330.41 |
| 000006 070 7100-00 | Sallie Mae c/o Sallie Mae Inc 220 Lasley Ave Wilkes-Barre PA 18706 | Unsecured | | \$8,489.93 | \$0.00 | \$8,489.93 |
| Case Totals: | | | | \$45,350.06 | \$0.00 | \$45,350.06 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43591

Case Name: MCARDLE, MICHAEL KEITH

MCARDLE, MARGARET CATHERINE

Trustee Name: Mark A. Weisbart

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------------------------|-----------------|--------------------------|------------------|
| Trustee Fees: Mark A. Weisbart | \$ | \$ | \$ |
| Trustee Expenses: Mark A. Weisbart | \$ | \$ | \$ |

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---------------------------------|-------------------------|--------------------------|------------------|
| 000001 | Discover Bank | \$ _____ | \$ _____ | \$ _____ |
| 000002 | Lease Corporation of America | \$ _____ | \$ _____ | \$ _____ |
| 000003 | GE Money Bank | \$ _____ | \$ _____ | \$ _____ |
| 000004 | GE Money Bank | \$ _____ | \$ _____ | \$ _____ |
| 000005 | American Express Centurion Bank | \$ _____ | \$ _____ | \$ _____ |
| 000006 | Sallie Mae | \$ _____ | \$ _____ | \$ _____ |

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE